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ABSTRACT

This instructional packet is one of a series of five modules that emphasize a systematic decision-making model for common problematic situations. The steps of the model are identifying the problem, gathering information, developing and assessing alternatives, implementing a solution, and evaluating and modifying the solution. Aimed at adult basic education (ABE) students, each packet contains the following sections: pretest; objectives; information for the learner, with relevant exercises and worksheets, case studies that students can discuss together; and posttest. In addition, a form for students to evaluate the materials is provided. The packets were designed to be flexible, to stress problem-solving techniques that can be transferred to other situations, and to use community resources. Materials can be used on an individual or group basis, and usually can be used independently with evaluation and reinforcement provided by the teacher. This packet, on coping with a tight money situation, covers problems such as job loss, budgeting, saving money, finding temporary financial help, family relationships, and finding a new job. (KC)

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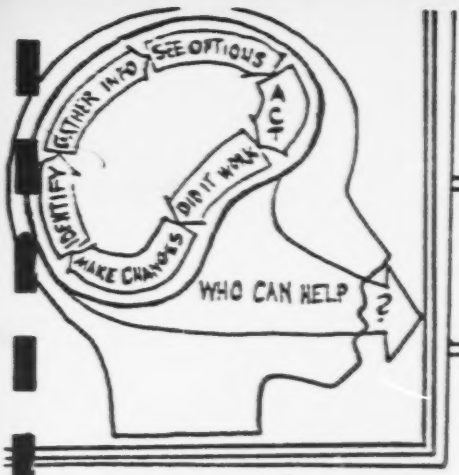

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WHEN MONEY IS TIGHT

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WHEN MONEY IS TIGHT

by

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FOR THE TEACHER

Coping With Crisis for the Adult Learner is a series of five instructional packets which emphasize a systematic decision-making model for common problematic situations. Although the topics vary for each packet, the format and strategies remain constant.

RATIONALE

The rationale for the entire series is that, regardless of the problem, the use of a general problem-solving approach usually yields positive results. This approach can be summarized as follows:

1. **Identify the problem.**
2. **Gather information.**
3. **Develop and assess alternatives.**
4. **Implement a course of action.**
5. **Evaluate the solution and make necessary modifications.**

Many times, individuals involved in Adult Basic Education (ABE) programs may find themselves overwhelmed by personal problems. Without the skills to attack the problems systematically, the person may be at a loss as to how to proceed. As a result, the difficulties remain unsolved. In addition to the personal consequences, there are educational implications as well. Such a person is likely to find it difficult to benefit fully from any education program until progress is made in other areas of his/her life.

FORMAT

Each packet contains the following sections:

1. **Pretest - used to assess prior learning and for evaluation purposes**
2. **Objectives**
3. **Information for the learner - with relevant exercises**
4. **Case Study - Upon completion of the questions it is helpful for students to discuss their responses**
5. **Post test - for evaluation**

These packets were designed to be flexible, to stress problem-solving techniques which can be transferred to other situations, and to utilize community resources. Depending on the situation, the materials can be used on a group or individual basis. A fourth-grade reading level is utilized throughout. For the most part, learners will be able to proceed independently with evaluation and reinforcement provided by the teacher. Numerous opportunities are provided for students to apply what they have learned within a practical context, and teachers can help by encouraging the adult learners to complete all exercises.

FOR THE STUDENT

At some time, almost everyone has problems with their health, children, money, or marriage. You can't avoid such problems entirely, but still you can learn to handle them in a positive way. The series, **Coping With Crisis**, will give you information so you can find answers which meet your needs.

Whenever you have a problem, you need to tackle the issue. You must also admit that physical and emotional stress can happen with it. For example, the stress that starts with a money problem can spill over and cause tension in a marriage. When a parent is ill, children may get upset too! To avoid one problem causing another, it is helpful to have positive ways to cope.

Although it is hard to say the specific problems that a person may have, it is helpful to know general steps which can work in solving just about any issue. These steps are called a decision-making model. The specific steps are:

1. **To understand what factors led to the problem.**
2. **To get information.**
3. **To think about different ways of solving the problem and to weigh the good and bad points of each.**
4. **To decide on a course of action.**
5. **To see if the solution worked and make any needed changes.**

Only rarely is one solution a perfect one. Almost any choice will represent a compromise. Often the biggest challenge is selecting the solution which meets your needs and is still fair to other people who may be involved.

HOW TO USE THESE MATERIALS

Each booklet starts with a short quiz to help you see what you already know. Your time is valuable, and it does not make much sense to spend too much time on topics you already know.

The quiz is followed by useful information. The more you know about any issue the more likely you are to make a wise choice on how to solve it. This information uses the decision-making model. It will help you see how it is used in everyday cases. There are also some short exercises. These will help you to try out your new problem-solving skills. They will also help you find help in your own area that you can use when a problem occurs. Using such resources can help you bring expert advice to a problem. It doesn't mean that you've failed when you seek such help. It does show you we want the very best solution possible. You are also smart enough to know where to get such aid.

Next there is a Case Study which allows you to use all your skills in a real-life situation. In many instances, there are no "right" answers to case study questions. Therefore it can be worth-

while for persons working on the same packet to discuss their answers with each other.

Finally you will find another brief quiz. It will help your teacher learn if the packets were useful to you. The most important thing to remember is that your final goal should not be only to do well on the quiz. Your success really will be clear when you can tackle everyday problems in a calm and effective way. In a sense then, your daily life is your real final exam.

WHEN MONEY IS TIGHT

NOTE TO THE TEACHER: Please detach this sheet before giving the packet to a student.

OBJECTIVES:

Students will:

1. Identify strategies and resources for short-term assistance when financial problems occur.

2. Develop a long-term strategy to locate a satisfactory job.

3. Recognize factors which contribute to success in finding and maintaining a job.

PRE-TEST NAME_____

WHEN MONEY IS TIGHT

1. How familiar are you with the skills necessary for you to evaluate your future prospects in the job you now hold?

Not Familiar At All	Somewhat Familiar	Familiar	Very Familiar
0	1	2	3

2. How familiar are you with the important concepts necessary to complete a job application successfully?

Not Familiar At All	Somewhat Familiar	Familiar	Very Familiar
0	1	2	3

3. How familiar are you with the steps you may take to temporarily reduce your personal expenses during time of financial trouble?

Not Familiar At All	Somewhat Familiar	Familiar	Very Familiar
0	1	2	3

4. How familiar are you with the important issues regarding preparing for, participating in, and completing a job interview?

Not Familiar At All	Somewhat Familiar	Familiar	Very Familiar
0	1	2	3

5. How familiar are you with the sources of job openings you might use in seeking new employment?

Not Familiar At All	Somewhat Familiar	Familiar	Very Familiar
0	1	2	3

6. How familiar are you with the psychological impact and stress that accompanies loosing one's job?

Not Familiar At All	Somewhat Familiar	Familiar	Very Familiar
0	1	2	3

7. How familiar are you with the steps you may take to become more familiar with your own skills and assests in seeking a new job?

Not Familiar At All	Somewhat Familiar	Familiar	Very Familiar
0	1	2	3

8. How familiar are you with the over-all concept of handling money?

Not Familiar At All	Somewhat Familiar	Familiar	Very Familiar
0	1	2	3

WHEN MONEY IS TIGHT

IDENTIFY THE PROBLEM

At some time, almost everyone has money problems. The reasons can vary. Perhaps you lost your job due to a lay-off or plant closing. Maybe your income is less because of a divorce or long illness. Maybe you have no job experience because you needed more education or have been taking care of children. Whatever the reason, too little money is a problem which must be dealt with quickly. If you don't, you and your family may become very disrupted.

GATHER INFORMATION

THE FIRST STEP

Money problems raise immediate pressing issues. How will I meet my house payments? What if one of the kids gets sick? It is also important to realize that money problems also cause emotional stress. In our society some people judge others by their income and what they do for a living. People may feel depressed, overwhelmed, angry, and worthless when they are not employed in a good job. These feelings are common under the circumstances. Denying that they exist won't help you find a solution. Deep down most people know that the real value of a person is not the same as his/her income. But sometimes when money is tight, you tend to forget that. If ever there was a time to turn to a close family member or friend, it is now. Admit those negative feelings. Discuss them with someone who cares and appreciates you for who you really are as a person. This can go a long way in helping you get rid of the stress.

The whole family is affected when there is a loss of income. Even though the situation may be due to one person's unemployment, each family member has his or her own concerns. If the problem is to be solved, the cooperation of everyone is needed. For this reason, it is important that each member of the family understand what is happening. Then share with them what you are planning to do about it. It is often amazing how even young children handle tension better if someone has explained things to them.

MEETING YOUR IMMEDIATE NEEDS

The most pressing issue is to be sure enough funds are there to meet your basic needs. Chart 1 provides a list of resources for help depending on the cause of the problem. Any savings can also be used as an emergency resource.

CHART 1

FINDING TEMPORARY FINANCIAL HELP

1. UNEMPLOYMENT COMPENSATION is a form of help for people who have lost a job through no fault of their own. To find out more, contact the state's Bureau of Employment Security.

2. PUBLIC ASSISTANCE is available for people who are unemployed and have no income or who are underemployed with low wages. To obtain details to see if you are eligible, contact the Department of Public Welfare.

3. WORKMEN'S COMPENSATION can provide aid if you are hurt while working. Check your phone book under "Workmen's Compensation."

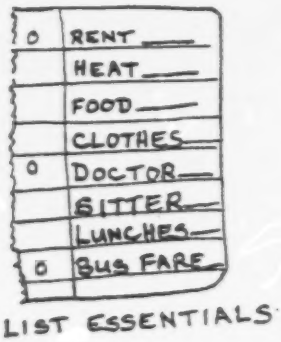
4. SUPPLEMENTAL SECURITY INCOME (SSI) provides money to persons who are blind, disabled, over 65, or who have children whose growth and development is severely impaired for a period of 12 months or more. To learn more, check with your local Social Security Administration.

5. MEDICAL ASSISTANCE (MEDICAID) buys medical care and services for low income persons. For details, check with the Department of Public Welfare or your telephone directory may list it under your county's Board of Assistance.

6. FOOD STAMPS helps low income persons buy nutritious foods for their families. You don't have to be receiving Public Assistance to qualify. To learn more, check with the Department of Public Welfare.

7. ADDITIONAL SERVICES - there are many other government, community, and church-related programs to help persons with housing, heating bills, etc. Many cities and counties have a general service phone number where you can call and learn the agency you should contact. Check the Blue Pages of your telephone directory.

The second step is to list all essential expenses. These may include rent or mortgage payments, utility bills, loan or credit payments, food, and any necessary medical costs. Add up all these costs. Figure out if the money you have will be enough to cover them.



If the answer is "no," there are still steps you can take to cut back your expenses temporarily. For example if you owe on a mortgage or another type of loan, contact the lending agency and explain your problem. Many times lenders are willing to reduce payments for a time if you call them first. Don't wait for them to contact you when bills are already overdue. The same is true of utility companies. If you show that you are responsible by calling them first, they may work out a reduced payment plan. Other money stretching tips are listed in Chart 2.

CHART 2

COST CUTTING TIPS

1. FOOD
    1. Always plan out menus ahead. Shop with a list. Cut out all non-essential snack items.
    2. Compare prices on different brands. For example, many stores make UNIT PRICE information available right on the shelves. This will tell you the true price per ounce, pound, or unit regardless of the size of the package.
    3. If you have school-age children, contact the Food Service Director of your school district to learn if they can get reduced or free lunches.

4. The Agricultural Cooperative Extension Service in your county has excellent receipes for low-cost meals. If you call them, this information is free.
5. If you are pregnant, the Women's, Infants, and Children (WIC) feeding program can provide vouchers for food to women who are eligible.

II. CLOTHING

1. Put off buying any clothes which are not essential
2. For those items which are necessary, shop at discount stores, factory outlets, or thrift shops.

III. HEALTH CARE

1. Practice good health care by eating well-balanced meals, getting adequate rest and exercise, and avoiding cigarettes and heavy use of alcohol.
2. Take advantage of free or low cost health services in your community. For example, many times agencies sponsor free blood pressure testing or diabetes screenings. In many areas, the Department of Health may sponsor well-baby clinics for young children.
3. Family planning services can be obtained at reduced cost through your local chapter of Planned Parenthood.
4. If you need to take drugs, ask your doctor if you might take the generic form of your medicine. By law, these generic drugs are identical to the ones with brand names. but they are usually much cheaper.

The third step is to get the family together. Explain the situation. Encourage everyone to cooperate. For example, it will probably be necessary to make changes in how you live because less money is available. Perhaps you may have to cut back on recreation and eating out. It will be easier for everyone if they understand what is happening and know that you are making plans to solve the problem. Also other family members may wish to pitch in and help out for awhile. For instance, teenagers may be willing to get a part-time job; do baby-sitting or yard work; or get a paper route to get their own spending money. In a time of crisis, everyone working together can actually strengthen the family.

EVERYONE HELPS.... PAPER ROUTES?

LONG TERM GOALS

Meeting basic needs is the main problem when you have a financial setback. Once plans have been made in that area, it is time to look at long-term solutions. Finding a job which pays well and which you find satisfying is not just a matter of "good luck." It takes careful planning and alot of hard work. The next sections will give you some suggestions on job hunting skills.

SOLVING THE PROBLEM

GETTING TO KNOW YOURSELF

It is not unusual to hear people say that they do not like their jobs. Often there is nothing wrong with the job itself. Instead the person and the job may not be well-matched. Since we spend so much of our time working, it is important to avoid this mismatch. One way to avoid it is to give careful thought to your interests and skills. Take time now to complete Worksheet 1 which helps you identify your skills and interests.

WORKSHEET 1

MATCHING YOUR NEEDS TO A JOB

ANSWER "YES" OR "NO" TO EACH OF THE FOLLOWING QUESTIONS:

	YES	NO
1. I like to work with people.	_____	_____
2. If the answer to Number 1 is "Yes," what specific age do you enjoy working with?		
3. I like to work with my hands.	_____	_____
4. I like to work alone.	_____	_____
5. I like to work outdoors.	_____	_____
6. I'd like a job with unusual hours	_____	_____

(not the usual 8 to 5).

7. I need a job with access to public transportation or within walking distance of my home. _____ _____

8. I have some type of disability which would limit me in certain jobs. _____ _____

9. I'd like a job with duties which stay pretty much the same from day to day. _____ _____

10. I'd like a job with varying responsibilities. _____ _____

11. I enjoy working with numbers. _____ _____

12. I like working with machines. _____ _____

WHEN YOU DON'T LIKE A JOB...

The next step is to think about what kinds of jobs would use your strengths. Some jobs you might like to do you can probably think of yourself. If you are enrolled in an Adult Education program, there may be a counselor available who can advise you. Also most public libraries have

many useful books on careers. Stop in and ask the librarian for suggestions.

GETTING TO KNOW THE JOB MARKET

Once you have thought of jobs which are interesting, it is time to learn more about the job prospects which are available. For example if you would like working with children, a job in a day care center or preschool might be perfect for you. Within any class, there are probably a wide variety of jobs which exist. Again if you look at a job in a day care center, there are positions as aides, teachers, directors, and in food service. It is helpful to match your education and experience with a job for which you are qualified. In the long run, you might want a job for which you do not yet have the training. However for now, you can concentrate on skills you already have.

You may be ready to give up and say "But I don't have any special skills for the job I want." Don't be so quick to throw up your hands in defeat. Worksheet 2 will help you determine your skills and find a job.

WORKSHEET 2

YOUR MARKETABLE SKILLS

Part I

1. List all training you have had either in school or on-the-job which are related to job skills.

2. Many skills you have learned in daily life are useful in the world of work. List all such skills which you developed through family responsibilities or community or church group work. (For example, organizing a church fund-raising event; worked with children as a Boy or Girl Scout leader; etc.)

Part II

1. Take your answers from Worksheets I and II and develop as long a list as possible of jobs for which you might be qualified. When you're finished, give your list to your teacher or a friend and ask them for more suggestions.

2. Use the phone book and talk to other people to develop a list of specific businesses which might hire people with your skills and interests.

Finding job openings is your next concern. Many job seekers rely totally on the Help Wanted ads in the newspaper. Experts tell us that most job openings are not listed in this one source. It is still worthwhile to check the job listings in your newspaper everyday. However it would also be helpful to also check out all of the following sources for job leads:

1. Your state Bureau of Employment Security.

2. Let your friends relatives, neighbors, and people you know in the community know of your job search. If they know of any jobs that you might be qualified for, ask them to tell you immediately.

3. Make personal contacts with places of employment in your area of interest. Your first contact can be by phone. Ask to speak to the Personnel Director or the person in charge of the department in which you are interested. Briefly outline your interest in the firm and your specific skills. Ask if they expect any openings for which you might be qualified. Even if the answer is "no," ask if you might stop by and complete an application. Perhaps vacancies will occur in the future.

FILLING OUT JOB APPLICATIONS

Job applications vary from firm to firm. However a great deal of information is common to most of them. Therefore it is helpful to practice preparing the information on Worksheet 3.

WORKSHEET 3

SAMPLE QUESTIONS FROM A JOB APPLICATION

PLEASE PRINT CLEARLY:

POSITION FOR WHICH YOU ARE APPLYING _____

NAME _____

ADDRESS _____ CITY _____ STATE _____ ZIP _____

PHONE NUMBER _____ SOCIAL SECURITY NUMBER _____

DATE OF BIRTH _____ MARITAL STATUS _____ ARE YOU A CITIZEN ____

CAN YOU WORK ANY SHIFT ? _____

DO YOU HAVE ANY PHYSICAL OR MENTAL HANDICAPS? _____

If "Yes," please explain the nature of the handicap.

HAVE YOU EVER BEEN CONVICTED OF ANY CRIMINAL VIOLATIONS? _____

If "Yes," please explain.

Education	Name of School	Address	Dates of Attendance	Course	Date of Graduation
Grade					
High School					
Technical					
College					

Military Service YES _____ NO _____

Branch _____ RANK _____ DATES OF SERVICE _____

Type of Discharge _____

Describe any special training which you received in the military:

References - OTHER THAN RELATIVES

	NAME	ADDRESS	PHONE
1.			
2.			
3.			

EMPLOYMENT HISTORY – BEGIN WITH THE MOST RECENT

DATE FROM _____

EMPLOYER'S NAME _____ DATE TO _____

ADDRESS _____ PHONE _____

IMMEDIATE

YOUR TITLE OF POSITION _____ SUPERVISOR _____

DESCRIPTION OF DUTIES _____

REASON FOR LEAVING _____

WORKSHEET 3 - continued

STARTING WAGES _____ SALARY WHEN YOU LEFT _____

DATE FROM _____

EMPLOYER'S NAME _____ DATE TO _____

ADDRESS _____ PHONE _____

YOUR TITLE OR POSITION _____ _____

DESCRIPTION OF DUTIES _____

STARTING WAGES _____ SALARY WHEN YOU LEFT _____

DATE FROM _____

EMPLOYER'S NAME _____ DATE TO _____

ADDRESS _____ PHONE _____

YOUR TITLE OR POSITION _____ SUPERVISOR SUPERVISOR _____

DESCRIPTION OF DUTIES _____

REASON FOR LEAVING _____

STARTING WAGES _____ SALARY WHEN YOU LEFT _____

You can even carry a copy with you when you are filling out a real application. The following tips will help you fill out the forms properly:

1. Remember the first judgement made about you by an employer will be based on your application. Read each item carefully. Be sure you understand it so you don't make mistakes and have to cross out information.
2. PRINT all information clearly. Come prepared with a black or blue ink pen.
3. Answer all questions honestly.
4. Before you give anyone's name as a reference, ask their permission. It saves you both embarassment.

THE INTERVIEW

Once you get a call for an interview, you have already mastered the first step. Most employers screen all applications and narrow them down to people who are qualified. Everyone being called in for an interview probably meets the minimum standards. Therefore you must present yourself at your very best. There is a great deal you can do to prepare. The more prepared you are, the less tense you will be during the actual meeting. People who seem calm and competent to the interviewer have a much better chance of getting a job offer.

A BUSINESSLIKE APPEARANCE

HOW YOU LOOK

Little things do matter in an interview. If employers see scuffed shoes or careless grooming, some might think that you may also be careless about your job. It does not matter how you might be expected to dress on the job. Business-like rather than casual clothing is best for an interview. Worksheet 4 provides a pre-interview checklist for you.

WORKSHEET 4

LOOKING GOOD FOR AN INTERVIEW

Check each question "Yes" or "No"	YES	NO
1. For men only - Am I wearing a suit or a conservative sportcoat, slacks, and tie?	_____	_____
2. For women only - Am I wearing a suit or tailored dress?	_____	_____
3. Are my shoes polished?	_____	_____
4. Are my hair and nails clean?	_____	_____
5. Have I limited jewelry to a watch and wedding ring?	_____	_____
6. Have I avoided heavy use of perfume or aftershave?	_____	_____
7. For men only - Am I clean-shaven?	_____	_____
8. For women only - Have I avoided heavy, dramatic make-up?	_____	_____

9. Is my hair styled neatly? _____ _____

10. Have I checked my posture? _____ _____

11. Are my clothes clean and neatly pressed? _____ _____

WHAT YOU SAY

It is impossible to predict everything you might be asked in an interview. Some questions are fairly common. They are listed in Worksheet 5. You can help yourself if you practice answering these questions aloud with another student. Ask them for ideas as to how you might improve your answers. The following tips can be helpful:

1. Listen carefully to the question which is asked. Pause for a moment to think about your answer before you start talking.

2. Speak slowly and clearly.

3. Be careful to answer the question which is asked. Don't ramble on about other topics.

4. A common mistake is to undersell yourself. Being modest about your talents may be fine in everyday conversations. It is not a good idea during an interview. When describing past jobs, don't just say your job title. Instead talk about your specific tasks. Tell any good evaluations or promotions you received. Describe how you showed improvement or took on new duties. Say if you supervised or helped to train other people.

WORKSHEET 5

COMMON INTERVIEW QUESTIONS

1. Tell me why you are interested in this position?

2. What specific skills do you bring to this job?

3. What are your career goals?

4. Why did you leave your last job?

5. What are your hobbies?

6. What are your personal strong points? (For example, reliable, punctual, able to handle responsibility, get along well with others, good communication skills, creative, enthusiastic, etc. Be prepared to offer details which prove your claims.)

7. What are your weak points? (Be honest but include information on how you are trying to overcome them.)

8. How many days have you missed in the last year from work or school due to illness or injury?

9. What courses did you take in school? What were your grades?

10. May we contact your current and former employers?

At the end of the interview, you should have a chance to ask questions of the interviewers. It is a good idea if you use this opportunity and have some questions in mind.

AFTER THE INTERVIEW

Most people see the time after an interview as a time of tension. You must wait to see if you will be offered the job. There is one important thing you can do to add to the good impression you made during the interview. It is to send a short thank-you note to the person in charge of the interview. This step is often overlooked by job seekers. It should be done whether or not you are still interested in the job. The note may be typed or hand-written neatly. It should follow accepted business form and should be sent within one to two days after the interview. Chart 3 show an example of such a note.

CHART 3

SAMPLE "THANK YOU" LETTER FOLLOWING A JOB INTERVIEW

Sam Jones
123 High Street
Wilkes-Barre, Pa. 18702
May 10, 1985

Ms. Susan Smith, Personnel Director
XYZ Company
101 Bridge Street
Wilkes-Barre, Pa. 18702

Dear Ms. Smith:

Thank you for the opportunity to interview for the position of Inventory Clerk. Because of my experience in the Parts Department of ABC Company, I believe that I am well-qualified for the job. I would welcome the opportunity to prove that I would be a valuable addition to your Customer Service Department.

I will look forward to hearing from you.

Sincerely,

Sam Jones

Worksheet 6 gives you a chance to practice writing one yourself. After you complete the worksheet ask your teacher to look it over and offer suggestions.

WORKSHEET 6

Assume that you have just been interviewed for a job for which you are qualified. Practice writing

a thank-you note to the interviewer. Be sure to include some specific information as to why you would be a good candidate for the job.

(Your name) _____
(Your street address) _____
(Your city, state, & zip) _____
(Today's date) _____

_____ (Interviewer' name and title)
_____ (Company's name)
_____ (Company's address)
_____ (City, state, and zip)

Dear

Sincerely,

(Your name)

TAKING ACTION

GETTING AHEAD ON THE JOB

If you already have a job or if you are just starting a new one, there are many things you can do to help yourself succeed. In many cases, moving up may depend on gaining more train-

ing. This may be the time to make a commitment to yourself. Decide to invest some time and money in you so that you can enjoy a future return. Counselors at vocation-technical schools or community colleges often will help you develop an educational plan for the future.

Besides formal training, how you perform on the job will affect your success or lack of it. Take a few minutes to respond to the questions in Worksheet 7. They will help you realize how your boss may view your job performance. If you're not currently working, use these questions as ideas to help when you do start a new job.

WORKSHEET 7

JOB EFFECTIVENESS SKILLS

ANSWER TRUE OR FALSE TO EACH STATEMENT:

1. I arrive at work promptly. _____
2. On a rare occasion if I am going to be late, I call and inform my supervisor. _____
3. I dress appropriately. _____
4. I am polite to my supervisor and co-workers. _____
5. I don't come back late from lunch or break. _____
6. I take sick days only when I am seriously ill or injured. _____
7. I don't complain about my work while I am on the job. _____
8. I avoid gossip about co-workers. _____
9. I keep my work area neat. _____
10. I don't discuss my personal problems at work. _____

11. I ask questions of the right person when I am not sure of how to do a task. _____

12. Even if I am angry, I avoid shouting and displays of temper. _____

13. I concentrate on the task at hand. _____

14. I do my work carefully. _____

15. I treat the equipment at work with care. _____

16. I show enthusiasm for my work. _____

17. I look for ways to learn new skills. _____

NOTE: Any questions to which you answered "False" can pinpoint weak areas of performance on the job.

EVALUATING YOUR COURSE OF ACTION

After a period of time on the job (perhaps a year), it is a good idea to think about your future prospects. Some questions which you might want to ask are:

1. Are you happy with your job? (Remember no job is perfect.)

2. Is the salary enough to provide for your needs?

3. If your are interested in moving ahead, are there opportunities to do so?

4. Is the firm stable (not likely to go out of business) and the work fairly regular (Not long or frequent layoffs)?

If you have a few "no" answers, it might be wise to begin to make other plans. It is not suggested that you simply quit a job which you don't like. Instead you can use the time while you have a regular income to look at other career choices. You may want to complete applications for other companies. Or you could begin training for a better job in your current field or for an entirely new type of job. In any case, there is much less pressure in looking at other jobs while you

are still working. Don't wait until you're out of work. Then a job search becomes much more desperate.

So many things depend on finding a job which you like and which uses your skills. Your own and your family's security and your feelings about yourself are all related to the job you have. Finding a job which is rewarding rarely happens by chance or just luck. It depends on you taking charge of your life and using an organized approach to getting what you want. You now have the skills to do this. Are you going to make a move?

CASE STUDY

WHEN MONEY IS TIGHT

We all know today that keeping our job and working hard is very important. Good jobs are scarce and hard to come by in our community.

We must be aware that losing our job is always a possibility and we must not only try to prevent this disaster but also know how to act if we should be unemployed.

Unemployment doesn't just affect you. It affects your spouse, your children and your entire family. You may suddenly not have money to pay for food, medicine and heat bills.

Both you and your family can help to get over this problem. It is a team effort for everyone.

If you were suddenly unemployed what would you do to begin to find another job?

What important considerations affect how well you will succeed in being a wage earner again?

The next page has some questions based on this Case Study. They will help you to see how you have improved your problem-solving skills.

CASE STUDY QUESTIONS

1. State in your own words what are the major problems in the case study.

2. What kinds of information would you need to know to plan a course of action?

3. What resources in your community might help in solving this problem?

4. List as many possible solutions as you can.

5. Which solution would you recommend? Why?

6. Any one solution is rarely perfect. What problems might arise with the solution you chose?

7. How would you decide if your solution worked well?

8. If your first approach didn't work out, how might you improve it?

POST-TEST NAME_____

WHEN MONEY IS TIGHT

1. How familiar are you with the psychological impact and stress that accompanies loosing one's job?

Not Familiar At All	Somewhat Familiar	Familiar	Very Familiar
0	1	2	3

2. How familiar are you with the steps you may take to temporarily reduce your personal expenses during time of financial trouble?

Not Familiar At All	Somewhat Familiar	Familiar	Very Familiar
0	1	2	3

3. How familiar are you with the steps you may take to become more familiar with your own skills and assests in seeking a new job?

Not Familiar At All	Somewhat Familiar	Familiar	Very Familiar
0	1	2	3

4. How familiar are you with the sources of job openings you might use in seeking new employment?

Not Familiar At All	Somewhat Familiar	Familiar	Very Familiar
0	1	2	3

5. How familiar are you with the important concepts necessary to complete a job application successfully?

Not Familiar At All	Somewhat Familiar	Familiar	Very Familiar
0	1	2	3

6. How familiar are you with the important issues regarding preparing for, participating in, and completing a job interview?

Not Familiar At All	Somewhat Familiar	Familiar	Very Familiar
0	1	2	3

7. How familiar are you with the skills necessary for you to evaluate your future prospects in the job you now hold?

Not Familiar At All	Somewhat Familiar	Familiar	Very Familiar
0	1	2	3

8. How familiar are you with the overall information contained in this packet?

Not Familiar At All	Somewhat Familiar	Familiar	Very Familiar
0	1	2	3

STUDENT EVALUATION

We are very interested in how you feel about this book. Please complete the following checklist. There is space at the bottom for your comments. Anything you might want to add can be written there.

	YES	NO
1. The material was interesting.	____	____
2. I learned some new ideas.	____	____
3. The information will be useful in my daily life.	____	____
4. It was easy to read.	____	____
5. The exercises and case study helped me use my new skills.	____	____
6. I was able to do most of the work without help from the teacher.	____	____

The packet stressed a specific way to make decisions. It includes:

1. Identify the problem.
2. Gather information.
3. Think of different solutions and weigh their good and bad points.
4. Make a decision.
5. Decide if your course of action was successful. If not, make changes.

7. I understand this approach to making decisions.	____	____
8. I think it will be useful to me.	____	____
9. I learned more about the community services which are available.	____	____

Comments:

Your Age: _____

Sex: _____

Highest grade you've completed: _____

How many hours did it take you to complete this booklet? _____